

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Hrisoula Stantzios  
Debtor

Case No. 19-01432-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: PRadginsk  
Form ID: pdf002

Page 1 of 2  
Total Noticed: 22

Date Rcvd: Jul 29, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 31, 2019.

db +Hrisoula Stantzios, 1965 Normandie Dr, York, PA 17408-1535  
cr Greenspring Investments LLC, 2851 Greensprings Drive, YORK, PA 17402, UNITED STATES  
5182551 +Chase Mortgage, Attn: Bankruptcy Dept, Po Box 24696, Columbus, OH 43224-0696  
5192984 +Christopher E. Rice, Martson Law Office, 10 E. High St., Carlisle, PA 17013-3093  
5182549 Department of Revenue, 1 Revenue Place, Harrisburg, PA 17129-0001  
5204054 +Greenspring Investments LLC, 105 Leader Heights Road, York, PA 17403-5137  
5182552 Greenspring Investments, LLC, 2851 Greenspring Dr, York, PA 17402  
5182548 Internal Revenue Service, Andover, MA 01810-9041  
5201015 +JPMorgan Chase Bank, National Association, 700 Kansas Ln Mail Code LA4-5555,  
Monroe, LA 71203-4774  
5206211 +MTGLQ Investors, L.P., c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
Highlands Ranch, Colorado 80129-2386  
5182554 +Members 1st FCU Attn: Bankruptcy, 5000 Louise Dr, Mechanicsburg, PA 17055-4899  
5182555 +Mr. Cooper ATTN Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
5211134 +Nationstar Mortgage LLC d/b/a Mr. Cooper, Attention: Bankruptcy Department, PO Box 619096,  
Dallas TX 75261-9096  
5182556 +Specialized Loan Servicing, 8742 Lucent Boulevard Suite 300, Highlands Ranch, CO 80129-2386  
5193997 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: U.S. Bank National Association, c/o U.S. Bank Home Mortgage,,  
a division of U.S. Bank N.A., 4801 Frederica Street, Owensboro, Kentucky 42301)  
5209956 +West York Borough, 1381 West Poplar Street, York, PA 17404-5396

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
cr +E-mail/Text: unger@members1st.org Jul 29 2019 19:47:09 Members 1st Federal Credit Union,  
5000 Louise Drive, P.O. Box 40, Mechanicsburg, PA 17055-0040

5192965 E-mail/PDF: resurgentbknofications@resurgent.com Jul 29 2019 19:58:39 LVNV Funding, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
5182553 +E-mail/PDF: resurgentbknofications@resurgent.com Jul 29 2019 19:58:38  
LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497,  
Greenville, SC 29603-0497  
5192985 +E-mail/Text: unger@members1st.org Jul 29 2019 19:47:09 Members 1st Federal Credit Union,  
5000 Louise Drive, Mechanicsburg, PA 17055-4899  
5188037 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 29 2019 19:46:37  
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg, PA 17128-0946  
5182550 +E-mail/Text: kcm@yatb.com Jul 29 2019 19:45:33 York Adams Tax Bureau, PO BOX 15627,  
York, PA 17405-0156

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +West York Borough, 1381 West Poplar Street, York, PA 17404-5396  
5182557\* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: US Bank, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201)  
TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 31, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 29, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com  
Craig S. Sharnetzka on behalf of Creditor West York Borough csharnetzka@cgalaw.com,  
tlocondro@cgalaw.com;scomegna@cgalaw.com;rmnello@cgalaw.com;kbrayboy@cgalaw.com;jrosenau@cgalaw.  
com;r48835@notify.bestcase.com  
David William Park on behalf of Creditor Members 1st Federal Credit Union  
dpark@martsonlaw.com, teckenroad@martsonlaw.com  
Dawn Marie Cutaia on behalf of Debtor 1 Hrisoula Stantzos dmcutaia@gmail.com,  
cutaialawecf@gmail.com;r46159@notify.bestcase.com  
James Warmbrodt on behalf of Creditor MTGLQ Investors, L.P. bkgroup@kmlawgroup.com  
John L Senft on behalf of Creditor Greenspring Investments LLC jsenft@senftlaw.com  
Karina Velter on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
amps@manleydeas.com  
Mario John Hanyon on behalf of Creditor U.S. Bank National Association pamb@fedphe.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 9

**LOCAL BANKRUPTCY FORM 3015-1****IN THE UNITED STATES BANKRUPTCY COURT****FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**IN RE:  
**Hrisoula Stantzou**

CHAPTER 13

CASE NO. 1:19-bk-01432 HWV☒ ORIGINAL PLAN☐ AMENDED AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)☐ Number of Motions to Avoid Liens☐ Number of Motions to Value Collateral**CHAPTER 13 PLAN****NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

- |   |   |                                   |  |
|---|---|-----------------------------------|--|
| 1 | The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |
| 2 | The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.                       | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |
| 3 | The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G.  | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |

**YOUR RIGHTS WILL BE AFFECTED**

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

**1. PLAN FUNDING AND LENGTH OF PLAN.****A. Plan Payments From Future Income**

1. To date, the Debtor paid \$\_\_ (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is **\$184,800.00**, plus other payments and property stated in § 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
05/19	10/19	500.00	0.00	500.00	3,000.00
11/19	04/20	1,500.00	0.00	1,500.00	9,000.00
05/20	04/21	2,000.00	0.00	2,000.00	24,000.00
05/21	04/22	3,500.00	0.00	3,500.00	42,000.00
05/22	04/23	4,200.00	0.00	4,200.00	50,400.00
05/23	04/24	4,700.00	0.00	4,700.00	56,400.00
				Total Payments:	\$184,800.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. CHECK ONE: ☒ Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

**B. Additional Plan Funding From Liquidation of Assets/Other**

1. The Debtor estimates that the liquidation value of this estate is **\$7,440.00**. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

*Check one of the following two lines.*

☒ No assets will be liquidated. If this line is checked, the rest of § 1.B need not be completed or reproduced.

☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$\_\_ from the sale of property known and designated as \_\_. All sales shall be completed by \_\_. If the property does not sell by the date specified, then the disposition of the property shall be as follows:

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:

**2. SECURED CLAIMS.**

**A. Pre-Confirmation Distributions. *Check one.***

☒ None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

**B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. *Check one.***

☐ None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Chase Mortgage	1965 Normandie Dr York, PA 17408 Residence: 2 Story Detached Home- Debtor in the process of getting an appraisal	1580
Greenspring Investments, LLC	1738 Filbert St York, PA 17404 Residence: Business With 3 Rentals 2 Are Business And 1 Apartment. Debtor in the process of getting an appraisal	
Members 1st FCU Attn: Bankruptcy	1738 Filbert St York, PA 17404 Residence: Business With 3 Rentals 2 Are Business And 1 Apartment. Debtor in the process of getting an appraisal	8501
Mr. Cooper ATTN Bankruptcy	2341 Wilt Dr York, PA 17408 Residence: Single Detached Home	6551
Specialized Loan Servicing	1950 Niagara Lane York, PA 17408 Residence: Single Detached Home	4554
US Bank	1965 Normandie Dr York, PA 17408 Residence: 2 Story Detached Home- Debtor in the process of getting an appraisal	3532

**C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.**

☐ None. If "None" is checked, the rest of § 2.C need not be completed or reproduced.

- ☒ The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Post-petition Arrears to be Cured	Estimated Total to be paid in plan
Chase Mortgage	1965 Normandie Dr York, PA 17408 Residence: 2 Story Detached Home- Debtor in the process of getting an appraisal	\$41,000.00	\$0.00	\$41,000.00
Members 1st FCU Attn: Bankruptcy	1738 Filbert St York, PA 17404 Residence: Business With 3 Rentals 2 Are Business And 1 Apartment. Debtor in the process of getting an appraisal	\$2,400.00	\$0.00	\$2,400.00
Mr. Cooper ATTN Bankruptcy	2341 Wilt Dr York, PA 17408 Residence: Single Detached Home	\$6,000.00	\$0.00	\$6,000.00
Specialized Loan Servicing	1950 Niagara Lane York, PA 17408 Residence: Single Detached Home	\$28,000.00	\$0.00	\$28,000.00
US Bank	1965 Normandie Dr York, PA 17408 Residence: 2 Story Detached Home- Debtor in the process of getting an appraisal	\$89,000.00	\$0.00	\$89,000.00

**D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)**

☒ None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

**E. Secured claims for which a § 506 valuation is applicable. Check one.**

☒ None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

**F. Surrender of Collateral. Check one.**

☒ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

**G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.**

☒ None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

**3. PRIORITY CLAIMS.****A. Administrative Claims**

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

- a. In addition to the retainer of \$ 1,000.00 already paid by the Debtor, the amount of \$ 3,000.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c).
- b. \$\_\_\_\_\_ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.  
*Check one of the following two lines.*

☒ None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

**B. Priority Claims (including, certain Domestic Support Obligations)**

☒ None. If "None" is checked, the rest of § 3.B need not be completed or reproduced.

- C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B).** *Check one of the following two lines.*

☒ None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

**4. UNSECURED CLAIMS**

**A. Claims of Unsecured Nonpriority Creditors Specially Classified.**

*Check one of the following two lines.*

☒ None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

- B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.**

**5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. *Check one of the following two lines.***

☒ None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

**6. VESTING OF PROPERTY OF THE ESTATE.**

**Property of the estate will vest in the Debtor upon**

*Check the applicable line:*

- ☐ plan confirmation.  
☒ entry of discharge.  
☐ closing of case.

**7. DISCHARGE: (Check one)**

- ☒ The debtor will seek a discharge pursuant to § 1328(a).  
☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

**8. ORDER OF DISTRIBUTION:**

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: \_\_\_\_\_  
 Level 2: \_\_\_\_\_  
 Level 3: \_\_\_\_\_  
 Level 4: \_\_\_\_\_  
 Level 5: \_\_\_\_\_  
 Level 6: \_\_\_\_\_  
 Level 7: \_\_\_\_\_  
 Level 8: \_\_\_\_\_

If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.  
 Level 2: Debtor's attorney's fees.  
 Level 3: Domestic Support Obligations.  
 Level 4: Priority claims, pro rata.  
 Level 5: Secured claims, pro rata.  
 Level 6: Specially classified unsecured claims.  
 Level 7: Timely general unsecured claims.  
 Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

## 9. NONSTANDARD PLAN PROVISIONS

**Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)**

Dated: April 5, 2019

/s/ Dawn Marie Cutaia  
**Dawn Marie Cutaia 77965**  
 Attorney for Debtor

/s/ George Stantz as attorney-in-fact for Hrisoula Stantz  
**Hrisoula Stantz**  
 Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.